

**Information to identify the case:**

Debtor 1	<b>John Allen Petty</b>	Social Security number or ITIN	<b>xxx-xx-4113</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Northern District of Texas</b>	Date case filed for chapter	<b>7 12/24/19</b>
Case number:	<b>19-34192-hdh7</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Allen Petty	
2. All other names used in the last 8 years		
3. Address	2032 Westchester Dr. Garland, TX 75041	
4. Debtor's attorney Name and address	Nicholas M Wajda Wajda & Associates, APC 5430 Lyndon B Johnson Fwy, Ste. 1200 Dallas, TX 75240	Contact Phone: (214) 396-6008 Email: <a href="mailto:nick@recoverylawgroup.com">nick@recoverylawgroup.com</a>
5. Bankruptcy trustee Name and address	Scott M. Seidel Seidel Law Firm 6505 W. Park Blvd., Suite 306 Plano, TX 75093	Contact Phone: (214) 234-2500 Email: <a href="mailto:scott.seidel@earthlink.net">scott.seidel@earthlink.net</a>

For more information, see page 2 &gt;

Debtor **John Allen Petty**Case number **19-34192-hdh7**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1100 Commerce Street Room 1254 Dallas, TX 75242	Hours open: Mon.–Fri 8:30–4:30  Contact Phone: 214–753–2000  Date: 12/24/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 21, 2020 at 10:40 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 1100 Commerce St., Rm 524, Dallas, TX 75242</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> </div> <div> <b>Filing deadline: 3/23/20</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <hr/> <div> <b>Deadline to object to exemptions:</b> </div> <div>         The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Northern District of TexasIn re:  
John Allen Petty  
DebtorCase No. 19-34192-hdh  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-3

User: admin  
Form ID: 309APage 1 of 1  
Total Noticed: 16

Date Rcvd: Dec 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2019.

db +John Allen Petty, 2032 Westchester Dr., Garland, TX 75041-1537  
 tr +Scott M. Seidel, Seidel Law Firm, 6505 W. Park Blvd., Suite 306, Plano, TX 75093-6212  
 18839471 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064  
 18839474 +Progressive Leasing, P.O. Box 413110, Salt Lake City, UT 84141-3110  
 18839475 +Title Max, 6503 Westminster Ave, Westminster, CA 92683-3625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
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E-mail/Text: nick@recoverylawgroup.com Dec 25 2019 20:36:44 Nicholas M Wajda,  
 Wajda & Associates, APC, 5430 Lyndon B Johnson Fwy, Ste. 1200, Dallas, TX 75240  
 tr +EDI: FSMSEIDEL Dec 26 2019 01:38:00 Scott M. Seidel, Seidel Law Firm,  
 6505 W. Park Blvd., Suite 306, Plano, TX 75093-6212  
 18839464 EDI: CBCSI.COM Dec 26 2019 01:38:00 CBCS, P.O. Box 163279, Columbus, OH 43216-3279  
 18839463 +EDI: CAPITALONE.COM Dec 26 2019 01:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 18839465 +EDI: CHASE.COM Dec 26 2019 01:38:00 Chase Bank, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 18839466 +EDI: CRFRSTNA.COM Dec 26 2019 01:38:00 Credit First National Association,  
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315  
 18839467 EDI: DISCOVER.COM Dec 26 2019 01:38:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 18839469 E-mail/Text: bankruptcynotification@ftr.com Dec 25 2019 20:36:46 Frontier Communication,  
 Attn: Bankruptcy, 19 John St., Middletown, NY 10940  
 18839468 +EDI: AMINFOFP.COM Dec 26 2019 01:38:00 First PREMIER Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 18839470 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 25 2019 20:45:26  
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
 Greenville, SC 29603-0497  
 18839472 +EDI: MID8.COM Dec 26 2019 01:38:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 18839473 EDI: PRA.COM Dec 26 2019 01:38:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0